

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason R. Hartman
Cynthia D. Wingert-Hartman
Debtors

Case No. 24-00954-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Jul 24, 2024

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason R. Hartman, Cynthia D. Wingert-Hartman, PO Box 76, Fort Loudon, PA 17224-0076
5611004	Legendary Pine, PO Box 650026, Dallas, TX 75265-0026
5611006	+ MDJ Jody C. Eyer, 20 Veterans Way, Mercersburg, PA 17236-1203
5611014	WellSpan Health, PO Box 645734, Cincinnati, OH 45264-5734

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5610995	EDI: CAPITALONE.COM	Jul 24 2024 22:39:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
5610996	EDI: SYNC	Jul 24 2024 22:39:00	Care Credit, PO Box 981439, El Paso, TX 79998-1439
5610999	EDI: CITICORP	Jul 24 2024 22:39:00	Citibank (P), PO Box 790034, Saint Louis, MO 63179-0034
5611000	+ EDI: SYNC	Jul 24 2024 22:39:00	Dick's Sporting Goods, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5611001	EDI: DISCOVER	Jul 24 2024 22:39:00	Discover (P), PO Box 3025, New Albany, OH 43054-3025
5611002	+ Email/Text: bankruptcy@fultonbank.com	Jul 24 2024 18:37:00	Fulton Bank of New Jersey, PO Box 4887, Lancaster, PA 17604-4887
5611003	EDI: IRS.COM	Jul 24 2024 22:39:00	Internal Revenue Service (P), Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
5610998	EDI: JPMORGANCHASE	Jul 24 2024 22:39:00	Chase (P), Bankruptcy Mail Intake Team, 700 Kansas Lane Floor 01, Monroe, LA 71203-4774
5610997	EDI: JPMORGANCHASE	Jul 24 2024 22:39:00	Chase (P), Bankruptcy Mail Intake Team, 700 Kansas Lane Floor 01, Monroe, LA 71203-4774
5611005	EDI: SYNC	Jul 24 2024 22:39:00	Lowe's, c/o Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
5611007	+ Email/Text: nsm_bk_notices@mrcopper.com	Jul 24 2024 18:37:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
5611010	Email/Text: bkrgeneric@penfed.org	Jul 24 2024 18:37:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
5611008	^ MEBN	Jul 24 2024 18:35:14	Patenaude & Felix, A.P.C. (P), 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
5611009	+ Email/Text: bankruptcy@patriotfcu.org	Jul 24 2024 18:37:00	Patriot Federal Credit Union, 800 Wayne Avenue,

5611011	+ Email/Text: ngisupport@radiusgs.com	Jul 24 2024 18:37:00	Chambersburg, PA 17201-3810
5611012	Email/Text: CashAuditDG@ulta.com	Jul 24 2024 18:37:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
5611013	+ EDI: WFFC2	Jul 24 2024 22:39:00	ulta, PO Box650964, Dallas, TX 75265-0964

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2024 at the address(es) listed below:

Name	Email Address
Amy L. Owen	on behalf of Debtor 1 Jason R. Hartman amy@thesnyderlawoffice.com shannon@thesnyderlawoffice.com
Amy L. Owen	on behalf of Debtor 2 Cynthia D. Wingert-Hartman amy@thesnyderlawoffice.com shannon@thesnyderlawoffice.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Steven M. Carr	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;jessmacek1@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1	<u>Jason R. Hartman</u>	
	First Name	Middle Name Last Name
Debtor 2	<u>Cynthia D. Wingert-Hartman</u>	
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania		
Case number:	1:24-bk-00954-HWV	
	Social Security number or ITIN xxx-xx-9828	
	EIN - - - - -	
	Social Security number or ITIN xxx-xx-5361	
	EIN - - - - -	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason R. Hartman

Cynthia D. Wingert-Hartman

By the
court:

7/24/24

Henry W. von Eck

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.